

Fill in this information to identify the case:

Debtor 1 BRIANNA M LORA

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 17-10009-amc

Form 4100R

Response to Notice of Final Cure Payment

12/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: Nationstar Mortgage LLC d/b/a Mr. Cooper

Court claim no. (if known):
4

Last 4 digits of any number you use to identify the debtor's account: 8327

Property address: 1335 West Oak Street
Number Street
*Norristown, PA 19401
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: _____
MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: 2/1 \$1,758.20, 3/1 \$1,758.20=\$3516.40-\$1663.87 suspense (a) \$ 1,852.53
- b. Total fees, charges, expenses, escrow, and costs outstanding: +(b) \$ 625.00
- c. **Total.** Add lines a and b. (c) \$ 2,477.53

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

02/01/2022
MM/DD/YYYY

Debtor1 BRIANNA M LORA
First Middle Last

Case number (if known) 17-10009-amc

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X/s/Mario Hanyon Date 03/10/2022
Signature

Print Mario Hanyon Title Attorney
First Name Middle Name Last Name

Company Brock & Scott, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 302 Fellowship Road, Ste 130
Number Street

Mount Laurel, NJ 08054
City State ZIP Code

Contact phone 844-856-6646 x4560 Email pabkr@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**
Philadelphia Division

IN RE:

BRIANNA M LORA

Case No. 17-10009-amc

Chapter 13

Nationstar Mortgage LLC d/b/a Mr. Cooper,

Movant

vs.

BRIANNA M LORA,

Debtor,

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Response To Notice Of Final Cure Payment has been electronically served or mailed, postage prepaid on this day to the following:

BRIANNA M LORA
1335 W OAK ST
NORRISTOWN, PA 19401-4256

The Curtis Center
601 WALNUT STREET SUITE 160 W
PHILADELPHIA, PA 19106

Scott F. Waterman, Bankruptcy Trustee
Chapter 13 Trustee
2901 St. Lawrence Ave, Suite 100
Reading, PA 19606
ECFMail@ReadingCh13.com

Office of the U.S. Trustee , US Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

March 10, 2022

/s/ Mario Hanyon

Mario Hanyon

(Bar No. 203993)

Attorney for Creditor

BROCK & SCOTT, PLLC

302 Fellowship Road, Ste 130

Mount Laurel, NJ 08054

Telephone: 844-856-6646 x4560

Facsimile: 704-369-0760

E-Mail: pabkr@brockandscott.com

<div> <div>Motion For Relief Information</div> <div>Version #</div> <div>Last Revised Date:</div> <div>2/28/2022</div> </div>									
Loan Demographics									
Account Number		Case Number	1710009	Property Address	1335 WEST OAK STREET NORRISTOWN PA 19401				
Bankruptcy Filing Information								Repeat Filer	No
Filed By	BRIANNA BROWN		Chapter Filed		Chapter 13			Gov't Loan	No
			Bankruptcy Filing Date		1/3/2017			POC Filing Date	2/24/2017
District	EASTERN DISTRICT OF PENNSYLVANIA						1st Post Due Date	2/1/2017	
Beneficiary (Action in the Name of)									
First Borrower								Non-filing Co-Signer	
Name	BRIANNA M BROWN			SSN					
Second Borrower								Non-filing Co-Signer	
Name				SSN	000-00-0000				
Payoff Figures as of:									
Unpaid Balance		Delinquent Contractual/Post Petition Payments							
Interest Amount		Date Due	Amount Due (P&I and Escrow)	Principle & Interest	Escrow	Number of Months	Total Due		
Interest Rate		2/1/22 to 3/1/22	\$ 1,758.20	\$ 987.25	\$ 770.95	2	\$ 3,516.40		
Per Diem			\$ -				\$ -		
Escrow Advance			\$ -				\$ -		
Corporate Advance			\$ -				\$ -		
NSF			\$ -				\$ -		
Total Suspense*			\$ -				\$ -		
*Includes all Pre-Petition and Post - Petition Suspense		Suspense**		\$1,663.87			\$ (1,663.87)		
TOTAL		TOTAL					\$ 1,852.53		
				<div> <div>**If Chapter 13, will include Post Petition Suspense</div> <div>**If Chapter 7, will include all suspense</div> </div>					

MFR Dates/Amount		National Settlement Agreement*	
Contractual Due Date as per LSAMS	1/1/2022	Is this loan under the National Settlement Agreement?	
Current Post Petition Due date as per Post Ledger	2/1/2022	*All loans acquired from Bank of America effective January 1,2013.	
Contractual/Post Petition Payment Amount Due (P&I and Escrow)	\$ 1,758.20		

Other Information		Right to Foreclosure Language*
Property Treatment	Retained	<p>Right to foreclose language in the Motion for Relief</p> <p>All Motions for Relief from Stay shall include a statement that sets forth the basis for asserting that the applicable party has the right to foreclose.</p>
Property Status	Secured	
Motion for Dismissal Filing Date	N/A	
Pending Discharge	No	
Trustee Pay All	No	
Loss Mitigation Status	Not Active	
Interest Amount at the Time of Filing	#REF!	

of any and all available denial letters are required in CA required. IF for FL and MD, breakdown for Corp Advances and Escrow Advances are required and payment history is needed for one year prior to the contractual due date.

<div> <div> Payment Address Nationstar Mortgage LLC 350 Highland Drive Lewisville, Texas 75067 </div> <div> All payments and mail should be addressed as ATTN: Bankruptcy Dept </div> </div> <div> Correspondence Address Nationstar Mortgage LLC PO Box 630267 Irving, Texas 75063 </div>	<table border="1"> <tr> <th colspan="2">Comments</th> </tr> <tr> <td colspan="2" style="height: 300px;"></td> </tr> <tr> <td>Processed by</td> <td></td> </tr> </table>	Comments				Processed by	
Comments							
Processed by							

[illegible]

[illegible]

Motion For Relief Information

Pre-Petition Ledger

Filed By:	BRIANNA BROWN
Case Number:	1710009
Filing Date:	1/3/2017

		Comments
Payments	\$1,974.50	\$2.00
AO payments		
Post payments		
NSF fees		
Escrow	\$997.39	
filing fees		
Attorney fees		
Property Inspection		
Title cost		
Recoding fees		
sheriff		
Others		
Suspense		
Total POC	\$2,971.89	

Trustee Disbursements

[illegible]

Motion For Relief Information

Post-Petition Ledger

Filed By:	BRIANNA BROWN	Payment Changes			
Case Number:	1710009	From Date	To Date	Total	P&I Total
Filing Date:	1/3/2017	1-Feb-17	1-Jan-18	\$1,643.87	
		1-Feb-18	1-Jan-19	\$1,667.62	
		1-Feb-19	1-Jan-20	\$1,741.71	
Payments in POC:		1-Feb-20	1-Jul-20	\$1,715.93	
First Post Due Date:	2/1/2017	1-Aug-20	1-Jul-21	\$1,702.79	
		1-Aug-21	1-Feb-22	\$1,758.20	

Date	Amount Received	Applied To	Post Petition Amount Due	Post Suspense Balance	Comments	Payment Applied (P&I and Escrow)	Additional Escrow Applied	Fees/Costs/Corp Applied	Payment Suspense	LSAM BR Suspense Balance
				\$0.00					\$0.00	\$0.00
02/23/17	\$1,707.29			\$1,707.29					\$1,707.29	\$1,707.29
02/24/17		02/01/17	\$1,643.87	\$63.42		\$1,707.29			(\$1,707.29)	\$0.00
04/17/17	\$1,000.00			\$1,063.42					\$1,000.00	\$1,000.00
05/01/17	\$707.29	03/01/17	\$1,643.87	\$126.84					\$707.29	\$1,707.29
06/13/17	\$1,100.00			\$1,226.84					\$1,100.00	\$2,807.29
06/22/17	\$4,000.00	04/01/17	\$1,643.87	\$3,582.97					\$4,000.00	\$6,807.29
06/22/17		05/01/17	\$1,643.87	\$1,939.10		\$1,707.29			(\$1,707.29)	\$5,100.00
06/23/17		06/01/17	\$1,643.87	\$295.23		\$1,643.87			(\$1,643.87)	\$3,456.13
06/23/17				\$295.23		\$1,643.87			(\$1,643.87)	\$1,812.26
06/23/17				\$295.23		\$1,643.87			(\$1,643.87)	\$168.39
07/25/17	\$1,707.29	07/01/17	\$1,643.87	\$358.65					\$1,707.29	\$1,875.68
07/26/17				\$358.65		\$1,643.87			(\$1,643.87)	\$231.81
09/01/17	\$1,643.87	08/01/17	\$1,643.87	\$358.65					\$1,643.87	\$1,875.68
09/05/17				\$358.65		\$1,643.87			(\$1,643.87)	\$231.81
10/13/17	\$1,643.87	09/01/17	\$1,643.87	\$358.65					\$1,643.87	\$1,875.68
10/16/17				\$358.65		\$1,643.87			(\$1,643.87)	\$231.81
11/13/17	\$1,642.87	10/01/17	\$1,643.87	\$357.65					\$1,642.87	\$1,874.68
11/14/17				\$357.65		\$1,643.87			(\$1,643.87)	\$230.81
12/26/17	\$1,642.87	11/01/17	\$1,643.87	\$356.65					\$1,642.87	\$1,873.68
12/27/17				\$356.65		\$1,643.87			(\$1,643.87)	\$229.81
01/23/18	\$1,000.00			\$1,356.65					\$1,000.00	\$1,229.81
02/02/18	\$643.00	12/01/17	\$1,643.87	\$355.78					\$643.00	\$1,872.81
02/05/18				\$355.78		\$1,643.87			(\$1,643.87)	\$228.94
02/21/18	\$1,643.87	01/01/18	\$1,643.87	\$355.78					\$1,643.87	\$1,872.81
02/22/18				\$355.78		\$1,643.87			(\$1,643.87)	\$228.94
04/06/18	\$500.00			\$855.78					\$500.00	\$728.94
04/10/18	\$1,200.00	02/01/18	\$1,667.62	\$388.16					\$1,200.00	\$1,928.94
04/11/18				\$388.16		\$1,643.87			(\$1,643.87)	\$285.07
04/18/18	\$1,200.00			\$1,588.16					\$1,200.00	\$1,485.07
Agreed order entered(post payments from 3/1/18to 5/1/18 at \$1667.62 total laoS5002.86, fees 1031, debtor shall pay the sum of \$740.95 commencing on June 1, 2018.				\$0.00					\$0.00	\$1,485.07
06/14/18	\$2,409.00	06/01/18	\$1,667.62	\$741.38					\$2,409.00	\$3,894.07
06/15/18		06/01/18	\$ 740.95	\$0.43		\$1,643.87			(\$1,643.87)	\$2,250.20
07/09/18	\$2,409.00	07/01/18	\$1,667.62	\$741.81					\$2,409.00	\$4,659.20
07/10/18		07/01/18	\$ 740.95	\$0.86		\$1,667.62			(\$1,667.62)	\$2,991.58
07/10/18				\$0.86		\$1,667.62			(\$1,667.62)	\$1,323.96
08/14/18	\$2,409.00	08/01/18	\$1,667.62	\$742.24					\$2,409.00	\$3,732.96
08/15/18		08/01/18	\$ 740.95	\$1.29		\$1,667.62			(\$1,667.62)	\$2,065.34
09/05/18	\$2,409.00	09/01/18	\$1,667.62	\$742.67					\$2,409.00	\$4,474.34
09/06/18		09/01/18	\$ 740.95	\$1.72		\$1,667.62			(\$1,667.62)	\$2,806.72
10/16/18	\$2,409.00	10/01/18	\$1,667.62	\$743.10					\$2,409.00	\$5,215.72
10/17/18		10/01/18	\$ 740.95	\$2.15		\$1,667.62			(\$1,667.62)	\$3,548.10
10/23/18				\$2.15		\$1,667.62			(\$1,667.62)	\$1,880.48
11/20/18	\$2,409.00	11/01/18	\$1,667.62	\$743.53					\$2,409.00	\$4,289.48
11/21/18		11/01/18	\$ 740.95	\$2.58		\$1,667.62			(\$1,667.62)	\$2,621.86
12/14/18	\$1,700.00			\$1,702.58					\$1,700.00	\$4,321.86
12/21/18		12/01/18	\$1,667.62	\$34.96		\$1,667.62			(\$1,667.62)	\$2,654.24
01/15/19	\$700.00			\$734.96					\$700.00	\$3,354.24
02/12/19	\$1,754.77	01/01/19	\$1,667.62	\$822.11					\$1,754.77	\$5,109.01
02/13/19				\$822.11		\$1,667.62			(\$1,667.62)	\$3,441.39
03/15/19	\$1,820.00	02/01/19	\$1,741.71	\$900.40					\$1,820.00	\$5,261.39
03/18/19				\$900.40		\$1,667.62			(\$1,667.62)	\$3,593.77
03/18/19				\$900.40		\$1,667.62			(\$1,667.62)	\$1,926.15
03/25/19				\$900.40					\$0.00	\$1,926.15
03/25/19				\$900.40		\$1,667.62			(\$1,667.62)	\$258.53
04/15/19	\$1,737.51	03/01/19	\$1,741.71	\$896.20					\$1,737.51	\$1,996.04
04/16/19				\$896.20		\$1,741.71			(\$1,741.71)	\$254.33
05/15/19	\$1,741.71	04/01/19	\$1,741.71	\$896.20					\$1,741.71	\$1,996.04
05/16/19				\$896.20		\$1,741.71			(\$1,741.71)	\$254.33
05/29/19				\$896.20					\$0.00	\$254.33
06/14/19	\$1,741.71	05/01/19	\$1,741.71	\$896.20					\$1,741.71	\$1,996.04
06/17/19				\$896.20					\$0.00	\$1,996.04
06/28/19				\$896.20			\$ 321.47		(\$321.47)	\$1,674.57
07/15/19	\$1,741.71	06/01/19	\$1,741.71	\$896.20					\$1,741.71	\$3,416.28
07/16/19				\$896.20		\$1,741.71			(\$1,741.71)	\$1,674.57
08/07/19				\$896.20					\$0.00	\$1,674.57
08/08/19				\$896.20					\$0.00	\$1,674.57
08/08/19				\$896.20			\$ 225.00		(\$225.00)	\$1,449.57
08/16/19	\$1,741.71	07/01/19	\$1,741.71	\$896.20					\$1,741.71	\$3,191.28
08/19/19				\$896.20		\$1,741.71			(\$1,741.71)	\$1,449.57
08/26/19				\$896.20					\$0.00	\$1,449.57
09/13/19	\$1,741.71	08/01/19	\$1,741.71	\$896.20					\$1,741.71	\$3,191.28
09/16/19				\$896.20		\$1,741.71			(\$1,741.71)	\$1,449.57
10/01/19				\$896.20					\$0.00	\$1,449.57
10/15/19	\$1,741.71	09/01/19	\$1,741.71	\$896.20					\$1,741.71	\$3,191.28

BK Filing Date	Step 1	Paste all the transactions from LS
		Highlight the fees and costs that i
Discharge Date	Step 2	positive amounts of the same fee
PPFN Filed	Step 3	Once this is done, we will filter th
Amount Claimed in PPFN	Step 4	We will verify each of the reamin
		Update the suspense balance in r
AO Filed	Step 5	transaction and place the funds in
Amount Claimed in AO	Step 6	Once all the adjustments are cor

System Fees & Costs				
Type	Description	Amount	Transaction date	Claim Type
2B	ABLGA-BK/MFR Fee	-300	3/6/2017	amount zeroed
2B	ABLGA-BK/MFR Fee	300	6/1/2017	amount zeroed
2B	ABLGA-BK/MFR Fee	-300	6/1/2017	PPFN
2B	ABLGA-BK/MFR Fee	-100	9/2/2021	amount zeroed
2B	ABLGA-BK/MFR Fee	100	10/1/2021	amount zeroed
2B	ABLGA-BK/MFR Fee	-100	1/18/2022	amount zeroed
2B	ABLGA-BK/MFR Fee	100	2/1/2022	amount zeroed
2K	ABLGA-POC Fees	-325	4/11/2017	amount zeroed
2K	ABLGA-POC Fees	325	6/1/2017	amount zeroed
2K	ABLGA-POC Fees	-325	6/1/2017	PPFN
2R	CFLGA-Title Examintn	-95	3/16/2017	amount zeroed
2R	CFLGA-Title Examintn	95	6/1/2017	amount zeroed
2R	CFLGA-Title Examintn	-95	6/1/2017	not claimed
W2	PPMAA-Service Fee	-200	1/24/2018	amount zeroed
W2	PPMAA-Service Fee	-75	1/24/2018	amount zeroed
W2	PPMAA-Service Fee	275	2/1/2018	amount zeroed
W2	PPMAA-Service Fee	-75	7/17/2019	amount zeroed
W2	PPMAA-Service Fee	-200	7/17/2019	amount zeroed
W2	PPMAA-Service Fee	275	8/1/2019	amount zeroed
W2	PPMAA-Service Fee	-200	1/27/2020	amount zeroed
W2	PPMAA-Service Fee	-75	1/27/2020	amount zeroed
W2	PPMAA-Service Fee	275	2/3/2020	amount zeroed

AMS door 95 below System Fees and Costs and adjust the data by doing Alt+D+E
are getting adjusted with each other or other fee code type bringing the balance t
e code type or the other fee code type to bring the total to minimum
e transactions by "No Fill" which will give us the transactions that requires adjust
ing fees and costs with the Claim Type and update required columns and also adj
respective buckets after all the adjustments on the pencil ledger that is if there is a
n appropriate bucket as per the pencil ledger and then will apply the fees and cost
ompleted, apply the respective fees and costs from the respective suspense bucket (

[illegible]

(Text to Column) and sort by Transaction Date

o minimum and matching with Door 03 , i.e. , check for corresponding

ments

ust the positive balances that were not highlighted.

a payment application using trustee suspense on post, we will reverse the

s that are remaining as per the POC or AO or PPFN

or move the uncollectible fees and costs to BL making a note of it.

its			
Suspense in respective bucket	Amount applied	Amount moved to BL	Amount Collectible